


2005 Insurance Company Quarterly Return for SBT and Retaliatory Tax

Issued under authority of P.A. 218 of 1956 and 228 of 1975.
See instructions for filing guidelines.


4th QUARTER DUE: January 31, 2006

Business Name	NAIC Number	Federal Employer ID Number (FEIN) or TR Number
Address (Number and Street)	WRITE PAYMENT AMOUNT HERE  \$.00	
City, State, ZIP Code		
Taxpayer's Signature	Make checks payable to "State of Michigan." Write the FEIN or TR Number on the check. Mail to: Michigan Department of Treasury Dept. 77229 Detroit, MI 48277-0229	

2005 Insurance Company Quarterly Return for SBT and Retaliatory Tax

Issued under authority of P.A. 218 of 1956 and 228 of 1975.
See instructions for filing guidelines.


3rd QUARTER DUE: October 31, 2005

Business Name	NAIC Number	Federal Employer ID Number (FEIN) or TR Number
Address (Number and Street)	WRITE PAYMENT AMOUNT HERE  \$.00	
City, State, ZIP		
Taxpayer's Signature	Make checks payable to "State of Michigan." Write the FEIN or TR Number on the check. Mail to: Michigan Department of Treasury Dept. 77229 Detroit, MI 48277-0229	

2005 Insurance Company Quarterly Return for SBT and Retaliatory Tax

Issued under authority of P.A. 218 of 1956 and 228 of 1975.
See instructions for filing guidelines.


2nd QUARTER DUE: July 31, 2005

Business Name	NAIC Number	Federal Employer ID Number (FEIN) or TR Number
Address (Number and Street)	WRITE PAYMENT AMOUNT HERE  \$.00	
City, State, ZIP		
Taxpayer's Signature	Make checks payable to "State of Michigan." Write the FEIN or TR Number on the check. Mail to: Michigan Department of Treasury Dept. 77229 Detroit, MI 48277-0229	

2005 Insurance Company Quarterly Return for SBT and Retaliatory Tax

Issued under authority of P.A. 218 of 1956 and 228 of 1975.
See instructions for filing guidelines.

1st QUARTER DUE: April 30, 2005

Business Name	NAIC Number	Federal Employer ID Number (FEIN) or TR Number
Address (Number and Street)	WRITE PAYMENT AMOUNT HERE  \$.00	
City, State, ZIP		
Taxpayer's Signature	Make checks payable to "State of Michigan." Write the FEIN or TR Number on the check. Mail to: Michigan Department of Treasury Dept. 77229 Detroit, MI 48277-0229	

Place this form in a window envelope so the address is showing.

Mail To:

Michigan Department of Treasury
Dept. 77229
Detroit, MI 48277 - 0229

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Instructions for Form 1988, Insurance Company Quarterly Return for SBT and Retaliatory Tax

Important: Use only 2005 returns to file estimated payment for 2005.

Who Must Make Quarterly Tax Payments

If annual liability is expected to be more than \$600, quarterly estimates must be filed. If the tax year was less than 12 months, e.g., opened or closed a business during the year, annualize the tax to see if it is necessary to file estimates.

If there was business activity in Michigan in the previous year and the tax was \$20,000 or less, that tax liability may be used as the estimate for the current year annual tax. **To avoid penalty and interest**, divide the previous year's tax by 4, e.g., $\$20,000 \div 4 = \$5,000$, and pay that amount on the current year quarterly due date(s).

If there was business activity in Michigan in the previous year but no tax liability was reported or a return was not required to be filed, estimated payments are not required for the current year.

Amending estimates. If, after making payments, it is found that the estimated tax is substantially different than the original estimate, recompute the tax and adjust the payment in the next quarter.

Computing The Estimated Tax For The Quarter

Use one of the following methods:

- 25 percent of the preceding year's tax liability, only if preceding year's tax is \$20,000 or less, or
- 25 percent of the estimated annual SBT for the year, or
- Tax computed on the actual business activity for the quarter. If computing quarterly payments based on actual activity for the quarter then the four computed amounts cannot be less than 85 percent of the current tax year liability.

① **Note:** The effective tax rate for the 2004 tax year was 1.0735%.

Example

Estimated annual liability:	$\$60,000 \times 85\%$	=	\$51,000
Estimate required:	$\$51,000 \div 4$	=	\$12,750
Tax due per quarter:			\$12,750

	1st	2nd	3rd	4th
Tax due	\$12,750	\$12,750	\$12,750	\$12,750
Credit forward	\$15,000	\$2,250	0	0
Payment due	0*	\$10,500	\$12,750	\$12,750

*If the calculated estimate for any quarter is zero, do not send a quarterly estimate.

Penalty and Interest

If the sum of the estimated payments is less than 85 percent of the annual liability, or the amount of the estimated payment doesn't equal the quarter's liability, interest accrues at 1 percent above prime per month.

By law, penalty is 5% of tax due. Penalty increases by an additional 5% per month or fraction thereof, after the second month, to a maximum of 25%.

Due Dates

Quarter	Period	Due Date
1st	Jan. - Mar.	April 30
2nd	Apr. - June	July 31
3rd	July - Sept.	October 31
4th	Oct. - Dec.	January 31

Mailing Information

Mail quarterly payments to:

Michigan Department of Treasury
Dept. 77229
Detroit, Michigan 48277-0229

Visit the Treasury Web site at: www.michigan.gov/treasury